



## Appointing Brokers and Agents with Nevada Health Link

### What is the process to become appointed as a broker or agent with the Exchange?

All individual brokers and agents who want to sell insurance in the new Exchange marketplace must individually complete the following:

1. Be licensed and in good standing as a health producer with the Nevada Division of Insurance (DOI).
2. Fill out an “[Intent to Sell](#)” form and submit it to Nevada Health Link.
3. Register for an in-person, 4-hour, free training course with Nevada Health Link.
4. Attend the 4-hour block of training with Nevada Health Link
5. Receive an “appointment” from Nevada Health Link at the end of the training.

### My agency has multiple agents. Do all of them have to attend or can we send one to train the others?

Nevada Health Link requires each individual broker and agent to attend the 4-hour training.

### What are the cost of the training and appointment?

Nevada Health Link offers the training and appointment at **no cost**.

### What will be covered in the 4-hour training?

The following topics/situations will be included in the training:

1. Verify your ID (Driver's License or State Issued Photo ID)
2. Verify through SIRCON you are licensed and in good standing to sell health insurance in Nevada
3. Issue a Log-In and training on the Broker Portal of Nevada Health Link
4. Provide training on filling out the online Single Streamlined Application
5. Provide training on the ACA, Medicaid, and CHIP programs
6. Provide any updates to federal and state rules and regulations, Nevada Health Link business rules, etc.
7. Provide training on security guidelines
8. Provide training on Nevada Health Link's Privacy Policy
9. Ensure each participant signs Nevada Health Link's Operator Agreement
10. Take a picture onsite and produce a Nevada Health Link ID Card

### What requirements are there for commissions paid on products sold on Nevada Health Link?

None. Nevada Health Link will **not** initiate, manage, monitor, or reconcile **any** commissions paid or not paid to brokers and agents. Nevada Health Link **will** do the following:

1. Post on our website the current list of appointed brokers and agents. This list will be updated monthly.

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2. Transmit to each insurance carrier the National Producer Number (NPN) of the individual who assisted the enrollee enroll in a health plan on the Exchange. If the enrollment occurred utilizing the broker portal, the NPN will be collected and transmitted automatically.

**I am a non-resident broker/agent who today enrolls individuals and employers in health insurance in Nevada. I want to continue to perform this service in 2014, but I live in another state. Will the mandatory training be offered electronically?**

No. At this time, to ensure we protect the consumers in Nevada, we have decided to physically ID proof all forms of assistance (brokers, agents, navigators, certified application counselors, etc.) and issue a photo ID. This level of detail will hopefully make consumers trust that Nevada Health Link has taken every step to ensure their protection.

Additionally, federal guidance is still being released less than two months from open enrollment and Nevada Health Link also needs to ensure all new rules and regulations are provided to each broker/agent helping people enroll in health insurance.

And finally, Nevada Health Link needs to have an original signature verified in-person on our operating agreement. This will demonstrate Nevada Health Link has physically verified that each broker/agent has received the appropriate security and privacy policy requirements to safeguard personal information for enrollees.

**It is expensive for my agency to send all of our out-of-state agents/brokers to Nevada for this training. Is there any other way we can continue to sell insurance for the Exchange?**

If an agency has 25 or more brokers/agents willing to participate in one location out-of-state, Nevada Health Link will need the following:

A request sent to [brokersandagents@exchange.nv.gov](mailto:brokersandagents@exchange.nv.gov) detailing:

1. The number of requested participants
2. The physical location provided
3. The identifying information of each participant (exactly the same as the [Intent to Sell](#) form)
4. Proposed available dates.

Nevada Health Link will then review the request and correspond with the agency on the availability and timing of any out-of-state training opportunities. Nevada Health Link will make every opportunity available to appoint as many out-of-state brokers and agents that travel funding and timing permits.

**I am a web-based broker/agent. I want to link my website to the plans I sell on Nevada Health Link, and then return the customer to finalize the enrollment with me. Is this available on Nevada Health Link?**

No. Web-based broker functionality is not built into our current web portal design.

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We will look at this issue for future updates to our system, but Nevada Health link does not guarantee this functionality will be available. Therefore, at this time Nevada Health Link will not be integrated with web-based broker or carrier platforms. However, brokers and agents of web-based entities may be appointed by Nevada Health Link.

**Where can I get more information or help with becoming a broker/agent with Nevada Health Link?**

The following resources are available for all brokers/agents:

1. Silver State Health Insurance Exchange [Brokers and Agents Webpage](#)
2. Nevada Health Link [Brokers and Agents Webpage](#)
3. Email [brokersandagents@exchange.nv.gov](mailto:brokersandagents@exchange.nv.gov)
4. Call Nevada Health Link at: 1-855-7-NVLINK (1-855-768-5465)

Don't forget, the best way to stay up-to-date with Nevada Health Link issues concerning brokers and agents is to sign up for the [Brokers and Agents Listserv](#). All outgoing correspondence will use that method exclusively.

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